



Still Serving in Korea



Newsletter 98-1

The newsletter for U.S. military retirees in the Republic of Korea

Jan-Mar 1998

Medical Care Matters

Retiree Care

Retirees here in Korea, and particularly at Osan Air Base (AB), enjoy relatively unrestricted access to medical care, and a somewhat more restrictive access to dental care. There are changes coming, but nothing on the horizon at this time.

As long as you stay in Korea, the medical care should be relatively easy to access, and even with future expectation of "pay for care," it should be affordable. If you plan to relocate to the U.S., or if you travel to the U.S. frequently and could require medical care there, you need to be aware of the health care issues facing retirees in the CONUS.

Mail Order Pharmacy

Many retirees received a letter late last year announcing the National Mail Order Pharmacy program provided by the Department of Defense (DOD). At a cost of \$8 per prescription or refill (for retirees), you can receive a 90-day supply of non-controlled medications or a 30-day supply of controlled medications.

The main beneficiaries of the National Mail Order Pharmacy are retirees affected by the Base Realignment and Closure actions in the U.S., and retirees living overseas who have APO/FPO privileges but don't have

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Still Serving in Korea is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

Pay Matters

Social Security - 62 or 65?

As retirees approach age 60, it's not too early to start thinking about Social Security retirement benefits. You've paid into it, now it's time to think about when to start drawing on your account. The simple rule is that, if you were born in 1937 or earlier and elect to retire at age 62, you receive 80% of the benefits you would receive at age 65. Early retirement (between age 62 and age 65) can be calculated by reducing your benefit by five-ninths of one percent for each month before full retirement age of 65.

If your life expectancy (based on family history, state of health, etc.) is age 77 or less, selection of reduced benefits is more advantageous. Age 77 is when the cumulative benefits drawn, whether you retired at age 62 or 65, are the same. After this, the cumulative benefits are larger for the later retirement.

Changes are coming for drawing Social Security benefits for those who reach 65 starting in 2003. Although you will still be able to draw a reduced benefit at age 62, the amount of this benefit will be gradually reduced based on the chart below. (Even with these changes, age 77 still remains the point at which the cumulative benefits are equal.)

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and two months
1939	65 and four months
1940	65 and six months
1941	65 and ten months
1943-1954	66
1955	66 and two months
1956	66 and four months
1957	66 and six months
1958	66 and eight months
1959	66 and ten months
1960 and later	67

Using this chart, you can calculate early retirement benefits. For example, if you were born in 1943, your age for full retirement is now 66. If you elect to retire at age 62, your benefits would be 73-1/3% of full retirement, because you are retiring 48 months before full retirement benefits eligibility. $(100\% \text{ full retirement}) - [5/9 \times 48 \text{ (months)}] = 73\text{-}1/3\%$, or $100\% - 26\text{-}2/3\% = 73\text{ }1/3\%$.

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access to a Military Treatment Facility (MTF). At the current time and for the foreseeable future, retirees in Korea should not need to enroll in the National Mail Order Pharmacy program, as you will be able to get prescription service from your nearest MTF.

Tricare Update

As of early March, there is no word on expanding Tricare for retirees in Korea beyond Tricare Standard, which replaced CHAMPUS. Tricare Extra is not available because there is no contractor available. The likeliest possibility is that Tricare Prime may be offered to retirees in the near future. However, there is currently no mechanism in place to process enrollments, collect fees, etc. So, for the time being, retirees in Korea will rely on Space-Available service in their local MTFs.

If you travel to the U.S. frequently and feel you may need Tricare coverage, then Tricare Extra may not be the solution. Use of Extra is very situation dependent and may not be flexible enough for the traveler. If you have Tricare Prime and are traveling in the US, then you are covered and the only requirement is to identify yourself as enrolled in Pacific Prime.

FEHBP

The Federal Employees Health Benefits Plan is provided for civil service, members of Congress and Congressional staff. It administers over 380 health plans, with costs varying by location. One example cited by The Retired Enlisted Association (TREA) is the Service Benefit Plan -- Blue Cross/Blue Shield, High Option, at a cost of \$146.43 per months for an individual and \$311.83 per month for the family plan. An advantage of FEHBP over other health plans is that it is a lifelong plan and does not require transferring to Medicare at age 65.

FEHBP-65

Although some people support extending FEHBP to all non-active-duty beneficiaries, DOD and congressional sources indicate this could not be done without eliminating Tricare Standard (formerly CHAMPUS) and cutting the current military health care structure by 50 percent. If this were done, active-duty dependents and all retirees would have little choice except to purchase FEHBP if they wanted health coverage. An important consideration for those under 65 is that Tricare Standard does not cost any money unless the benefit is used, whereas FEHBP requires annual premiums paid up front.

Limiting FEHBP to Medicare-eligibles would prevent imposing significant premium costs on younger and lower-grade families and avoids compromising both Tricare Standard's and DOD's in-house health care system. By making FEHBP optional for Medicare-eligibles only, no one is forced to purchase FEHBP, no one loses a current benefit, and the fix is targeted to those in greatest need.

Extract from FEHBP-65, The Fix for the Broken Health Care System

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Medicare

Medicare coverage is in two parts: Part A is hospital insurance, and automatic coverage at no cost is provided for most people when they reach age 65. Medicare Part B is medical insurance, and is optional. If you choose to enroll, you must do so when you reach age 65, and the premium is \$43.80 per month (1997 rate). If you don't enroll at 65, but choose Part B later, you will pay a penalty for late enrollment in the form of higher premiums. The later you enroll, the higher the premium, at the rate of 10% increase for each 12 months of delay up to a maximum 100% penalty (doubling the cost of premiums).

Retirees in Korea get no benefit from the Medicare system since medical services are not available locally which can be charged to Medicare. However, if you are over 65, have not been paying for Medicare Part B, and decide to go back to the U.S., you could be subject to the penalty. There is proposed legislation to exempt military retirees from the Medicare Part B penalty, and the status of this legislation will be tracked in future issues of this newsletter.

Medicare Subvention (Tricare Senior)

Another Medicare-oriented solution for military retirees is Medicare Subvention, also known as Tricare Senior. In this proposal, military retirees would continue to receive care from MTFs past the age of 65, and the DOD would be reimbursed by Medicare on a case-by-case basis for the retirees' medical care. The first step in determining the feasibility of Medicare Subvention is to conduct a demonstration at selected sites.

The Air Force Personnel Center's Bill Turner, editor of the *Afterburner*, sent an OSD news release on Feb 18, which reads in part:

"... The decision has been made as to which geographic sites will participate in the TRICARE Senior (Medicare Subvention) demonstration. They include the following:

- Keesler Air Force Base, Biloxi, MS
- Wilford Hall Air Force Medical Center and Brooke Army Medical Center, San Antonio, TX; Sheppard Air Force Base; Wichita Falls, TX; and Fort Sill, Lawton, OK
- Fort Carson and the Air Force Academy, Colorado Springs, CO
- Naval Medical Center San Diego, San Diego, CA
- Madigan Army Medical Center, Fort Lewis, WA
- Dover Air Force Base, Dover, DE.

(For the purposes of this demonstration, San Antonio, Fort Sill and Sheppard will be considered as one site.)

A press release has been issued identifying these locations, it will be posted on the TRICARE Senior (Medicare Subvention) WWW location on the Health Affairs Homepage." (www.ha.osd.mil) ☐

If you decide to delay retirement past age 65, you can increase your benefits. For people age 65 in 1997, this increase amounts to 5% per year. This amount will gradually increase in future years to 8% by 2008.

Source: SSA Pub No. 05-10024, Sep 97

Calculating Military Social Security Retirement

SSA calculates retirement benefits using a base of 35 years for people born after 1928 and retiring in 1991 or later. For military retirees, a lot (if not all) of the basis for social security retirement benefits may be calculated on military base pay. Using just the base pay results in a lower pay scale than civilian equivalent pay.

For all military personnel, extra credits are added to provide some wage equivalence to the civilian sector. These extra credits are calculated when you apply for Social Security benefits. For service between 1940 and 1956, military personnel did not pay Social Security tax, but are credited with wages of \$160 per month for calculating benefits. For service between 1957 and 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty pay. For service in 1978 and later, you are credited with \$100 for every \$300 of active duty pay, up to a maximum of \$1,200 per year. *(For the period since 1978, service of less than 24 months may disqualify an individual for the additional earnings credit.)*

From SSA Pub, Military Service and Social Security

You can request an estimate of your Social Security benefits with Form SSA-7004, *Request for Earnings and Benefit Estimate Statement*. These are available at the Retiree Activities Office, or you can obtain one from the SSA web site, <http://www.ssa.gov>. ■

Lack of VA Disability Claim May Mean Many Lost Benefits

Individuals who retired from the military due to a disability but who haven't established a Veterans Affairs disability claim may be cheating themselves and their families out of many benefits, including money.

That's the word from an Air Force official who said his telephone conversations with long time retirees about various benefits reveal that many are simply unaware of the tremendous benefits derived from being awarded a VA disability rating.

He explained that many veterans (retired and separated) do not fully understand the VA disability rating system and think their sickness, injury, illness or disease must be duty related. In fact, he said, any condition that was caused or aggravated while on active duty is considered to be service connected, regardless of how it was obtained.

He listed some of the reasons for not pursuing a VA

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disability rating:

- I'm already getting a tax-free amount equal to my disability rating from the Air Force, why bother with the VA?
- It's too much hassle to deal with the VA, I'll just keep my 30 percent from the Air Force and be happy.
- I thought the disability from the AF was all I was entitled to. Or worst of all,
- I was unaware that I had any other benefits.

Answers to these questions should alert retirees with a disability to the many positive reasons for visiting the VA and even more, the negative aspects should they elect not to follow through with establishing a VA disability rating.

Some of the numerous reasons for pursuing a VA disability rating are:

- Air Force disability ratings are fixed when you retire, while VA disability ratings increase throughout a lifetime as conditions worsen thus increasing the non-taxable income base and possibly increasing retired pay compensation.
- Although VA disability compensation is offset from military retired pay, it's non-taxable and could eventually completely offset the retired pay and increase the financial compensation without the retiree losing any military retired benefits.

Establishing a VA rating opens the door to many other government benefits such as:

- Increased civil service job preference
- Possible Vocational Rehabilitation benefits for college
- Establishes a basis for your spouse to receive VA Dependency and Indemnity Compensation (DIC = \$790 per month) in the event you die of service related disability. Also, 100% disability for 10 consecutive years allows you to withdraw from any participation in the Survivor Benefit Plan as DIC becomes automatic
- Provides low-cost VA government life insurance, up to \$30,000 depending on the amount of disability

If DIC is awarded, the VA pays up to \$1,500 in burial benefits versus the usual \$150 plot allowance.

Reprinted from MacDill AFB RAO Newsletter, Touching Base ■

Talk At Your Own Risk

Statistically speaking, talking on a cellular phone behind the wheel is about as risky as driving while nearly legally drunk, according to a Canadian study in the New England Journal of Medicine.

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SBP Matters

SBP's New Disenrollment Feature

Public Law 105-85, enacted Nov. 18, 1997 (FY98 DOD Authorization Act), provides an opportunity to disenroll from the Survivor Benefit Plan (SBP). The law change sets the effective date 180 days after enactment; therefore, disenrollment will not be allowed before May 17, 1998. No premiums will be refunded to those who opt to disenroll. The following discussion of SBP's purpose and design is offered in advance of DOD's specific instruction, to be included in the April-June issue (of *Army Echoes*).

SBP's purpose: SBP is offered to meet the impact associated with the loss of the military retired pay. Participation helps the member provide his/her survivors the ability to continue pursuit of their life goals without significant interruption. Thus, where there is expected assistance or income while the member is alive, there exists the opportunity to partially replace the lost asset which results from the member's death and discontinuation of pay.

SBP's design: SBP is intended to be as simple, flexible and as good a value as possible. To the extent it has these traits, members participate at higher levels with greater satisfaction. This Plan modification increases SBP's flexibility by offering a one-year window following two years of participation during which the member can reconsider continued protection. The retired member may be better able to assess SBP's role in his/her family's overall financial plan at that time due to active participation in the job market and financial adjustments which resulted from military retirement. Those who elect to disenroll risk making the wrong decision, so any action taken should be very cautiously considered.

Who should not disenroll?

- Those whose continued participation provides needed income protection for their spouses or survivors at a reasonable price. If SBP will allow your survivors to pursue their life goals without significant interruption, keep it.
- Those experiencing financial crisis. The future comparison of premiums to benefits is very favorable. While stoppage of SBP premiums is not the cure for your current financial dilemma, the stoppage of SBP benefits may cause financial crisis for your survivors.
- Those over age 65. The comparison of expected premiums to expected benefits is very positive at this age.

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- Those who enjoy the tax benefit of tax-free SBP premiums, which provide a lifelong, inflation-protected annuity.
- Those whose spouse is currently ill or has a reduced life expectancy. When a spouse is lost, spouse coverage (costs) are suspended, but can be resumed upon remarriage — but disenrollment is forever.

Remember, your (Army) Retirement Services Officer (RSO) is your SBP source. Contact your RSO if you need more information on SBP. (For Air Force personnel, the Personal Affairs office handles SBP.)

Army Echoes, Issue 1, 1998 Jan-Mar

'Forgotten Widows' to Receive Benefits

Certain widows of military retirees, who were left out of the military's Survivor Benefit Plan (SBP) when it started in 1972, became eligible for a monthly payment of \$165 Dec 1 as part of the Fiscal Year 98 Defense Authorization Act.

"Forgotten widows" were inadvertently created when Congress passed the law creating the SBP option for uniformed services retirees eligible to draw retired pay. In 1978, another law extended SBP options to Reserve retirees who had not reached age 60, the age at which Reserve retirees begin drawing retired pay. In the process, these laws created a class of "forgotten widows," those whose husbands had retired from service and died before being able to enroll in SBP. Two categories of widows qualify for this annuity:

1. Surviving spouse of a retired (regular or reserve) servicemember who died before Mar. 21, 1974, and was already drawing retired pay at the time of death. This widow must not have ever remarried, cannot have received Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA); or Minimum Income Widow (MIW) benefits from the VA.
2. A surviving spouse of a Reserve member who had over 20 years of qualifying service (but less than 20 years on active duty) at the time of death, and died between Sept. 21, 1972, and Oct. 1, 1978, inclusive. In addition, the widow must not have ever remarried, and cannot have received DIC or MIW from the VA.

DOD is developing application procedures which we'll publish in a future issue. While some of these widows may be reading this article, we do not maintain a mailing list of nonannuitant widows. If you know of a retiree's widow who meets the eligibility criteria stated above, please give her a copy of this.

Army Echoes, Issue 1 1998 Jan-Mar ■

Community Matters

Job Fair

There will be a job fair at Yongsan on Easter weekend, April 11-12. The Osan AB Family Support Center will be publicizing this, and you should also be able to get current information on location and times from the *MiG Alley Flyer* and from AFKN.

APO Mailing Privileges for Retirees

Retirees are restricted to sending and receiving packages of no more than 16 ounces in weight. There is no restriction to the number of packages that can be sent or received each day, but each must be 16 ounces or less. This restriction is contained in DOD Manual 4525.6-M. It is not part of the SOFA agreement, although SOFA probably influenced the original legislation. It is also not a policy of the local post office or the installation commander, and they do not have the authority to waive it.

AAFES Update

The Army and Air Force Exchange Service (AAFES) sales have suffered from a one-two punch. The first blow was from the change in command policy on alcohol purchases. This was followed by the devaluation of the Korean won. The result has been a significant impact on the AAFES contribution to support Morale, Welfare and Recreation (MWR) activities. In December 1997, the MWR dividend was 80% lower than in December 1996. As a result, you are seeing some cutback in both AAFES services and MWR activities.

On the positive side, the recent renovation of Popeye's Chicken is being followed by renovation of the Shoppette/Class VI Store, then Burger King. You can also look forward to the opening of a Taco Bell this summer.

DECA

Defense Commissaries in Korea have also been affected by the won devaluation. Sales in December 1997 were off 24% from sales in December 1996.

Retiree Surcharge Dies - Did you know that there had been consideration to adding an additional Commissary surcharge for retirees? According to a recent AFPC memo to Retiree Activities Offices (RAOs), *"The rumors -- and fears -- that the commissary surcharge for retirees would increase an additional 5 percent (or more) may have been put aside for awhile. Congress put into law the 5 percent surcharge, requiring the Department of Defense to get congressional permission to make any change. DOD also has to give 90 days notice to Congress of any change in commissary pricing policies."*

Feedback

One of the yardsticks used by the hospital, exchange and

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commissary is customer feedback. They keep track of customer suggestions and determine strong areas and areas requiring attention. Too many of us think only about providing feedback in the form of complaints, and only of a general nature ("You're doing a lousy job"). To correct problems, they need details. Also, don't forget to tell them when they're doing a good job, and give an explanation of what you like about what they're doing.

Volunteers

Are you a retiree and providing volunteer services to your community? We'd like to know so that we can show with concrete examples how retirees contribute to the community. Speaking of volunteering, there are a few projects the RAO would like to start, but a long-term commitment is needed to develop these projects.

Retiree Home Page - We need someone smart in designing, developing and maintaining a home page on the Osan AB web site. If you would like to try this, it would require starting from scratch, that is, submitting the request for a Retiree home page, and then working with the Family Support Center to make it happen. Too many of these endeavors start out with a great flurry of activity and support which quickly dies out. Volunteering for this task means updating the home page not less than monthly.

Retiree Appreciation Day - RAOs are encouraged to get the base to sponsor a Retiree Appreciation Day. This is a half-day or day-long event (usually on Saturday) with briefings, information booths, free meals and entertainment. Volunteering for this task means working "the whole nine yards" of setting up the agenda, arranging for speakers, organizing base support activities, finding sponsorship (as appropriate), and all the other tasks. This would probably be best done by a committee, so the first volunteer gets to be the chairman.

Community Support - Have you seen something that needs to be done, but it might not get done by the base? Volunteer organizations can raise funds to meet these needs. Would the retiree community like to try to do this as an organization? If so, the first thing we need is an Osan AB Retiree Council. There is a United States Forces Korea (USFK) Retiree Council, but it tends to be focused on the Yongsan community. An Osan AB Retiree Council would add the necessary shade of blue to the USFK Retiree Council by inputting items that are of interest to the Air Force community retirees.

Ration Control Plates for Retirees

The Osan AB Ration Control office in Building 936 has new guidelines from USFK/J1 on documentation retirees can use to obtain permanent Ration Control Plates (RCPs). It's getting less restrictive on what you can use to show permanent residence.

While you're there, pick up a copy of the newest local guidelines on shelf limits. ■

More Money Matters

State Tax Exemptions

As a result of a Supreme Court decision and court actions in several states, some retirees may be due a refund of state tax on retired pay. Many retiree organizations are taking the states to court, claiming that it's illegal to tax military retired pay while exempting other federal state and municipal pensions.

Massachusetts

Massachusetts recently changed the law as a result of the Massachusetts Council of Military Organizations (COMO). However, it only applies from January 1, 1997.

From the Hanscom AFB Military Retirees Newsletter

New York

Your retirement was taxed by NY, improperly so, since the U.S. Supreme Court ruled that those states not taxing the retirement (pension) of state employees could not tax a federal retirement (pension). There are about 110,000 federal retirees in NY who were affected by the court's decision. However, only about 10,000 have received refunds for 1986, 1987, and 1988 because they found out about the court's decision and filed claims before the statute of limitation for these refunds expired.

The other 90 to 100 thousand were not aware of the court's decision and, since the time for filing for a refund has expired because of the statute of limitation, they cannot receive a refund. The only solution remaining for these retirees is through the state legislation by contacting their respective legislators. (The foregoing was extracted from a letter received from MSG David H. Escher, USAF, Ret, PO Box 51, S. New Berlin, NY 13843).

*Reprinted from Retiree Activities Newsletter,
Westover ARB, MA, Fall/Winter '96*

New Jersey

Lt Col Raymond B. Russell, Jr., USAF (Ret) testified before the New Jersey Senate Senior Citizen, Commerce, and Military and Veterans Committee on May 2, 1996 in support of Senate Bill-943. The Committee voted unanimously to pass the bill to the Senate Appropriations Committee. At Col Russell's recommendation, the bill was amended to include exemption of Survivor Benefit Plan benefits for those widows collecting them. The two bills are A-229 in the NJ Assembly Appropriations Committee and S-943 in the NJ Senate Appropriations Committee. The key legislators in charge of the Appropriations Committee are: Assemblyman Walter J. Kavanaugh, Appropriations Committee, 76 North Bridge St., 1st Floor, Somerville, NJ 08876, (908-5264222) and State Senator Robert Littell, Chairman, Budget and Appropriations Committee, P.O. Box 328, Franklin, NJ 07416, (201-827-2900). Write or call both legislators and give them the

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benefit of your thinking on this matter. If we, the 20,000 military retirees residing in New Jersey, do not raise our voices, no one else will do it for us and the bill will die once again for lack of action on the part of the people we have sent to Trenton to represent us. You may also write or call Governor Christine Todd Whitman, State House, Trenton, NJ 08625, (609-292-6000). Addresses and telephone numbers of incumbent legislators may be obtained at your local public library or by calling the McGuire AFB RAO at 609-724-2459.

*From the USAF Alumni Report, McGuire AFB RAO,
Summer 1996 newsletter*

Update: Legislation awaiting the governor's signature would exempt military retired pay from state income tax effective January 1, 1998.

*From an article, Income Tax 1998 (for 1997 returns),
on the TROA Home Page, Feb 98*

Virginia

Tax Commissioner for the Commonwealth of Virginia Danny M. Payne notified the Air Force Association that 14,300 retirees would be receiving checks immediately to refund state income taxes illegally imposed on federal retirees. The retirees receiving the checks are those who elected to be bound by the provisions of a recent Supreme Court case. Others elected to settle with the state last year using a different formula.

In his letter to the Association, Mr. Payne said that Virginia now is reimbursing \$78.7 million to retirees (\$47.5 million in principal; \$31.2 in interest). The amount of the interest paid to each retiree will be shown on the face of the check and is subject to both federal and state income tax. The 150,000 retirees who elected to accept the state's earlier proposal will continue to receive annual settlement checks through 1999. Retirees can call the Tax Commissioner's office to ask specific questions. Mr. Payne can be reached at 800-730-8730.

Extract from Air Force Association Home Page, undated

Pending Legislation

HR 1408 by Rep Bob Stump (R-AZ) would allow veterans to claim refunds of taxes paid more than three years ago on income that is now determined to be tax exempt. This was referred to the Committee on Ways and Means on April 23, 1997.

HR 2537 also by Rep. Stump, The Uniformed Services Former Spouse Equity Act of 1997: would terminate payments made as a division of property from retired pay upon remarriage of the former spouse; would require computation of the former spouse's portion of retired pay based on the rank and longevity of the individual *at the time of the divorce*; and would limit the time in which a former spouse may seek a division of retired pay to two years after the date of final divorce decree, or six months after the bill is enacted, whichever is later.

TREA Home Page, TREA Legislative Update 📄

Space-A Matters

Space-A and Emergencies

As you probably already know, retirees fall into Category 6 for Space Available travel. However, if you have an emergency **with Red Cross verification**, you can be upgraded to Category 1, which puts you on the next plane with passenger seating available.

Space-A Prime Time

Most official travelers are leaving from Osan AB in the first part of the month. If you're planning a Space-A trip, you might consider traveling in the latter part of the month. Also, for those thinking of Space-A to the USA, starting in May the number of Eagle flights is being reduced from three per week to two. This means that Space-A travel to CONUS is going to get harder for everyone, and probably next to impossible for retirees traveling in Category 6.

Also in May, the Osan AB runway will be closed, and a reduced number of flights will be operating out of Suwon AB. If you're planning on traveling Space-A in May, you might want to consider going in April or waiting until June. If you must travel in May, then you will still sign up at the AMC Terminal. If you're selected for a flight, you are then bussed from Osan AB to Suwon AB. There are no accommodations at Suwon AB, so any time you have to spend waiting (delayed flight or temporary weather hold, for example) is going to be on the bus. ☐

Laughing Matters

Life's Complex Questions

Why do we drive on parkways and park on driveways?

Why do they put Braille dots on the keypad of a drive-up ATM?

Why don't sheep shrink when it rains?

Why are they called apartments when they are stuck together?

Why are there interstates in Hawaii?

How does the guy that drives the snowplow get to work?

If nothing ever sticks to Teflon, how do they get Teflon to stick to the pan?

If con is the opposite of pro, is Congress the opposite of progress?

If they squeeze olives to get olive oil, how do they get baby oil?

If you are driving at the speed of light and turn on your headlights, what happens?

You know that indestructible black box that is used on airplanes - why don't they make the whole plane out of that stuff?

What does Geronimo yell when he jumps out of the plane?

Have you ever imagined a world without hypothetical questions?

From the Travis AFB Retiree Newsletter, Spring '97 ☺

The Director's Corner

On January 5, 1998, the Osan AB Retiree Activities Office (RAO) resumed operation in Building 936, Room 110. Air Force Instruction 36-3106, Retiree Activities Program, authorizes an RAO at every Air Force installation. The only qualifications required are that the individual is a U.S. Air Force retiree and has a desire to serve the retiree community.

As the new RAO Director, I meet those minimum qualifications. I am a 23-year Air Force veteran, with 13 years enlisted service and 10 years commissioned service. My military background was primarily Intelligence, but with a heavy Operations focus. I retired at Osan AB in October 1981, and immediately departed for Hawaii. In May 1985, I was transferred to Korea. After working a variety of contract jobs both at Osan and Yongsan, my most recent contract ended in September 1997, and I elected to move into community service rather than making another career change as a contractor.

The Retiree Activities Office is not just the Director. The Retiree Activities Office is you, the area military retirees who make up this unique part of the Osan AB community. My job is to coordinate retiree activities and to act as a clearinghouse and central point of contact between you and the active duty community. But you are the ones who determine the level of retiree involvement in the Osan AB community. Whether you do it as part of the RAO, the Family Support Center, the Hospital, the Legal Office, the VFW, or any of the other community activities, you determine the level of retiree participation. Part of my job is to keep the rest of the community informed on what retirees are doing to make life better for everyone.

As the active duty force downsizing continues, the military community is coming to rely increasingly on volunteers to get the job done. If you would like to contribute to the community as a volunteer, you can contact either the RAO (e-mail RETACTION@osan.af.mil), or Family Support Center. Just be sure to let them know you're a retiree and you're "Still Serving."

Jack Terwiel

**RETIREE ACTIVITIES OFFICE
51 MSS/CVR
UNIT 2097
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

Korea News

The U.S. Military Retirees Association Korea provided the following three items:

- The source of privileges for retirees living in the Republic of Korea are derived from the U.S. interpretation of SOFA Article XIII, which provides in part that the U.S. Armed Forces may grant the use of all NAF activities to “(a) other officers or personnel of the Government of the United States ordinarily accorded such privileges;” The same Article is used as grounds for providing APO privileges and commissary access.
- The Debt Collection Improvement Act of 1996 includes a provision for the mandatory implementation of Electronic Fund Transfer (EFT) for all federal payments. Use of EFT requires the individual have a Social Security Number or taxpayer identification number. Non-U.S. citizen wives and widows of deceased U.S. military members and retirees living in Korea may not ordinarily receive a SSN or TIN. The Association is working with agencies in the U.S. to determine how these non-U.S. citizens will be able to continue receiving the federal benefits to which they are entitled. Further

information will be published in the next newsletter, and will be publicized via print and broadcast media throughout the military communities of Korea.

- The Association maintains a 24-hour hotline to answer questions from military retirees, and the widows and other beneficiaries of deceased military retirees. The hotline number is: RET-IREE (738-4733). From off-post in Seoul, it's 7918-4733. From outside Seoul, it's 02-7918-4733. From outside Korea, it's 82-2-7918-4733. ☐

Calling the RAO

The Osan AB Retiree Activities Office maintains a 24-hour telephone answering machine at 784-1441. From off-post in the Osan AB area, it's 661-1441. Outside the Osan AB area, it's 0333-661-1441. And from outside Korea, it's 82-333-661-1441. ☐

In The Next Issue

Health Care – the changing focus to prevention through healthier lifestyles
Survivor Issues – entitlements for non-resident aliens living overseas